

REMARKS

Applicants wish to thank Examiners Pass and Gilligan for their time and consideration during the telephonic interview conducted with the undersigned on June 26, 2007. During the interview, the undersigned discussed independent claim 23 in relation to Prendergast, Lloyd, and McCabe.

As pointed out during the interview, none of the cited references describe, teach, or suggest the alteration of a term of an insurance company based on the content of data output electronically by technology incorporated into an insured building structure. While Applicants submit this subject matter was already present in the previously presented claims 23, to move prosecution forward, Applicants amend claim 23 to highlight this feature. Prendergast and Lloyd both fail to describe altering a term of an insurance policy based on data output electronically from technology incorporated into an insured structure. McCabe, at best, describes the provision of a premium discount if a customer installs a central alarm system with a direct link to a fire or police station. This discount is a flat discount based merely on the fact that data from such a system might be output to the fire or police station. It does not depend on the content of data electronically output to the fire or police station. Thus, none of the references, individually or in combination describe altering the terms of an insurance policy based on the content of data output electronically by technology incorporated into a insured building.

Applicants therefore request reconsideration and withdrawal of the § 103 rejection of claim 23. Claims 24—31 depend on claim 23 and add further limitations thereto. Applicants therefore request reconsideration and withdrawal of the § 103 rejections of these claims, too. New independent claim 44 recites similar subject matter in the form of a system claim. Claims 45 and 46 depend on claim 44 and add further limitations thereto. Therefore applicants submit these claims are in condition for allowance, as well.

In addition, as suggested by Examiner Gilligan, applicants add new independent claim 39, which recites the reception by the insurance company of the data output electronically by technology incorporated into an insured structure and basing a change of a term of a policy covering the structure based on the data. As agreed to by the examiner, none of the cited references,

independently or in combination, describe, teach, or suggest this subject matter. Applicants add claims 40—43 to depend on claim 39, and new claims 47—49, which recite similar subject matter in the form of system claims. Applicants therefore submit claims 39—43 and 47—49 are in condition for allowance.

In view of the above amendment, Applicants believe the pending application is in condition for allowance.

Applicants believe no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 18-1945, under Order No. HSDO-P01-003 from which the undersigned is authorized to draw.

Dated: August 7, 2007

Respectfully submitted,

By 

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